

jc997 U.S. PTO
10/058551
01/28/02

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of)
)
Martin Loeser)
)
on PAYMENT SYSTEM BY MEANS OF A)
MOBILE DEVICE)
)
Serial No.: *Not Yet Assigned*)
)
Filed: Simultaneously herewith) (Our Docket No. 6400-30)

Hartford, Connecticut, January 28, 2002

Box Patent Application
Assistant Commissioner for Patents
Washington, DC 20231

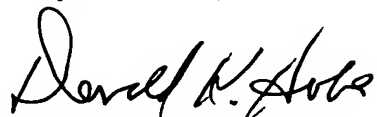
INFORMATION DISCLOSURE STATEMENT

S I R:

In accordance with 37 CFR §1.56, §1.97 and §1.98, Applicant hereby
wishes to bring to the Examiner's attention the documents listed on the attached form
PTO-1449. Copies of the listed documents are also being forwarded herewith.

Any fee required by the filing of this Information Disclosure Statement,
and any attendant fees, may be charged to our Deposit Account No. 13-0235.

Respectfully submitted,

By 
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